



Saturday, August 6, 2022  
RULES AND REGULATIONS · AS OF 8/1/2022

**1. To Enter, Player Bankroll and Deposit:** The Del Mar/Little Red Feather Cares Handicapping Challenge (“Challenge”) is a “real money” handicapping contest of skill. Registration and deposits for the Challenge must be made through Little Red Feather Cares (LRF). Total entries are limited to 150. Entry is confirmed by submitting a \$600 deposit per entry, of which \$300 is the live bankroll for wagering and \$300 goes to the Challenge prize pool/LRF Cares. Up to a maximum of two entries per person are allowed. Entries past 150 will be put on a waiting list. At the conclusion of the Challenge, any dollar amounts remaining in the live bankroll, whether it grows to \$10,000 or falls to \$100, remains the property of the participant. Register by 12:00 noon Pacific Time on Saturday, August 6. Participation is on-track at Del Mar or on-line through TVG.com or 4NJBets. TVG.com entrants must have a valid account with TVG before participating in the Challenge. The Challenge is sponsored solely by Del Mar Thoroughbred Club (“Del Mar” or “DMTC”), located at 2260 Jimmy Durante Blvd., Del Mar, CA 92014.

The only accepted payment method is credit card at this LRF Cares link:  
<https://ecf.networkforgood.com/events/6241-lrf-cares-handicapping-challenge>  
Please note that no payments will be accepted at Del Mar.

**2. Format:**

Races: Challenge races on Saturday, August 6 include Del Mar live races only, 11 expected.

Wagers: THE ONLY WAGER TYPES PERMITTED ARE WIN, PLACE, SHOW, EXACTA, TRIFECTA and DAILY DOUBLE. For Challenge purposes, Double wagers count towards the race in which the wager was made, not when the wager is paid out. All other wager types are not permitted and will subject players to disqualification.

PLAYERS MAY WAGER ANY AMOUNT OF THEIR BANKROLL, INCLUDING WINNINGS, ON ANY RACE. A MINIMUM TOTAL OF \$50 MUST BE WAGERED DURING THE CHALLENGE ON FIVE INDIVIDUAL RACES AND A TOTAL OF \$300 WAGERED.

Should a player fail to bet the minimum wager amount (5 races x \$50) required and a total of \$300 wagered, the player is subject to disqualification from all prizes. There are no caps on payouts. The player with the highest Challenge score after the last Del Mar race is the winner. Remaining balances can be withdrawn on-track approximately three minutes after the final race is official by withdrawing a voucher from any self-service machine and presenting to a mutuel teller.

**3. Prizes:** \$30,000 in prizes include:

2022 Breeders Cup Betting Challenge (BCBC) Entry

2022 Del Mar Pacific Classic Betting Challenge (PCBC) Sept. 3 Entry, Participation on-track or TVG.com

2023 National Horseplayers Championship (NHC) Entry, 4 Nights Hotel and \$589 Travel Stipend

1st	\$10,000 BCBC Entry and \$1,500
2nd	NHC*
3rd	NHC*
4th	\$3,000 PCBC Entry
5th	\$3,000 PCBC Entry
6th	\$1,500

2022 Breeders Cup Betting Challenge BCBC (Value \$10,000): One \$10,000 entry for the BCBC on November 4 and 5, 2022, will be awarded. BCBC entries are fully transferable to another person. There is no cash option.

\*2023 National Horseplayers Championship NHC (Value \$5,500 includes 4 night’s Las Vegas host hotel and \$589 travel): Prior to the start of the Challenge, all participants that wish to compete for a NHC entry must be registered members of the NHC Tour. Register at [www.nhctour.com](http://www.nhctour.com). Two 2023 NHC entries must be awarded. A player may qualify to the NHC twice, but only once in any single NHC qualifier. If second and/or third place finishers are NHC double qualified or not NHC eligible, the NHC entry or entries will be awarded to next highest eligible finishing position(s). If a NHC entry falls to fourth, fifth and/or sixth place, that person(s) may choose either their finishing position prize or a NHC entry. If the fourth, fifth

and/or sixth place do select NHC, their finishing position prize will be substituted to the higher finisher that was not NHC eligible. If a winner of a NHC entry is receiving a 2nd entry into the NHC and has already received Las Vegas host hotel accommodations, a cash value substitute payment will be made. This is an official NHC Tour event. NHC Tour points are awarded in accordance to NHC Tour rules and policies. NHC Tour points will be awarded based on on-track scoring if playing at Del Mar and online scoring if playing on TVG.com.

2022 Pacific Classic Betting Challenge PCBC (Value \$3,000): \$3,000 entries for the PCBC on September 3, 2022, will be awarded. PCBC entries can be played on-track at Del Mar or on-line through TVG.com or 4NJBets and are fully transferable to another person. There is no cash option.

#### **4. Challenge Bankroll and Placing Wagers:**

**On-Track:** Each participant will be issued a player card used for all wagers on self-service machines only. This card contains the "real money" bankroll of \$300. Upon receipt of the player card, participant should test the card to insure it is working properly. Players will receive a four digit PIN number which secures the card much like an ATM card. If a player loses his/her card or the card is not working, the player should immediately report to the designated contest room or any customer service booth throughout the facility. All wagers must be placed through self-service machines, located throughout the facility. The self-service machines do not print out wagering vouchers. However, previous wagers can be reviewed on the self-service machines. Wagers will not be accepted through mutuel tellers. Players must place all wagers personally. No person shall directly or indirectly act as an intermediary, transmitter or agent in placing wagers for the player, unless expressly authorized by Challenge Officials. Official track rulings will apply to wagers and Challenge scoring is based on official mutuel payoffs at Del Mar. If a player wagers on a track other than Del Mar for purposes of the contest, the player will be subject to disqualification. Balances will be available for withdrawal a few minutes after the final race is declared official.

**TVG.com:** On the day of the Contest on TVG.com, the player will be prompted to select their main TVG Account or their TVG Contest account. The Challenge wagers must be placed through the TVG Contest account which will be loaded with the \$300 starting bankroll. If a player has purchased multiple entries, they will have the option to choose which Contest account they would like to use at log-in. Players are recommended to open two different browser windows and log into each Contest account in different windows to place wagers.

Official track rulings will apply to wagers and scoring is based on official mutuel payoffs at Del Mar. If a player wagers on a track other than Del Mar for purposes of the contest, the player will be subject to disqualification.

**5. Advance Wagering:** Advance wagering is not permitted unless prior express approval has been obtained by a Challenge Official. Wagers must be placed after the race prior has been declared official. This rule is designed to maintain an accurate leader-board. If a player needs to advance wager for any reason, please email [chris@dmtc.com](mailto:chris@dmtc.com). Challenge Officials will decide if an advance wager will affect the integrity of the leader-board. All decisions of the Challenge Officials are final and penalties for violating this rule will be at the sole discretion of Challenge officials.

**6. Scratches/Non-Starters:** If a horse is scratched after a wager is placed, it is the player's responsibility to change his/her selection prior to the race subject to all other Challenge wagering rules. If a player is unable to change his/her selection(s) due to a late scratch, DMTC Challenge officials will rule on a case by case basis whether the scratch prohibited the player from wagering the minimum amount of races or minimum Challenge total. The player may not be assessed a penalty for such particular action (but still may be subject to penalties in the future) for falling short of the Challenge wagering rules assuming he/she had placed wagers on the specific scratched horse and those wagers would have surpassed minimum per race requirements. No penalties will be assessed on wagers involving any horses ruled as non-starters by stewards.

**7. Ties:** In the result of a tie, cash prize money will be divided equally among the players involved. If there is a tie for the last prize position that offers a BCBC or NHC entry, the player with the most money wagered during the Challenge will be declared the winner. If there is still a tie, the player with the most money wagered in the last Challenge race, then, most money wagered in the second to last race, etc., until a winner is declared.

**8. Taxes and Withholding:** For any wager that triggers tax withholding, the withholding amount will be automatically deducted from the player's bankroll. For Challenge scoring purposes, withholding is added back into the player's score. Liability for any and all federal or CA state taxes is solely the responsibility of prize winners. Without a valid taxpayer identification number (TIN), prize award payouts will be subject to backup withholdings of 30%. A California tax withholding of 7% may apply to cash prize winners residing outside of California when the total payments or distributions is greater than \$1,500 for the calendar year.

**9. Standings and Results:** Officials will provide a standings link expected to be updated after each race but various issues could delay the score postings. All standings are unofficial until the final results are audited. Players are encouraged to maintain an accurate record of their wagers and scoring. Results will be emailed to participants and posted on the standings link shortly after the final race.

**10. Eligibility:** Players must be at least 18 years of age to participate in the Challenge and at least 21 years old to qualify for the NHC in Las Vegas. If a player is not 21 by the start of the NHC or unable to participate for any reason, the next highest eligible finisher will take his/her place. The following are ineligible to participate: Licensed Trainers, employees of the Del Mar Thoroughbred Club (DMTC) or any of their subsidiaries or members of the immediate families of the foregoing. Horse owners must declare ownership of their horses entered in any Challenge race to Challenge Officials before the first Del Mar race. In races involving horse owners with a horse in any contest race, the horse owners must wager according to the California Horse Racing Board rules. Online TVG.com participants must have a valid TVG account and be a legal resident of one of the following states: Arkansas, California, Colorado, Connecticut, Delaware, Florida, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Montana, New Hampshire, New Jersey (under 4NJBets), New Mexico, New York, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Vermont, Virginia, Washington, West Virginia and Wyoming.

**11. Affidavits:** Affidavits confirming compliance of all Challenge rules will be required of all players. All players acknowledge that if they enter the Challenge under a fraudulent name and/or Social Security number, they will be immediately disqualified from this and all future contests held by DMTC. Positive identification is required of all prizewinners.

**12. Judging and Disputes:** Each participant acknowledges and expressly agrees that DMTC, through its management, shall have the sole and exclusive right to interpret all questions and conditions in regard to the Challenge and all decisions of DMTC shall be final and binding and by entering each participant waives and forever relinquishes any and all claims for damage or recourse of any kind or nature whatsoever, whether legal, equitable or otherwise. DMTC reserves the right to amend the rules and change, alter or cancel the Challenge at any time for any reason or no reason without prior notice. If for any reason there is a cancellation of races, the contest may be based on the races completed during the event or substitute races from other tracks may be assigned by Challenge Officials. All players must make their own selections independently of every other player in the contest. Participants are prohibited from coordinating their selections with other players, such as two or more players coordinating multiple bankrolls wagering on one particular race and covering several different horses in a pattern that would be viewed as an unfair advantage. If DMTC concludes, in their sole and absolute discretion: (1) a player engaged in or attempted to engage in any act that compromises or could compromise the competitive integrity of the Challenge; (2) tampered with or attempted to tamper with the betting process and/or operation of the Challenge or any player; (3) acted in an unsportsmanlike manner or with the intent to annoy, abuse, threaten, coerce or harass any other player, then such player will be disqualified. Players with multiple entries are permitted to play the entries in their own names in any way they wish.

**13. Release and Waiver of Liability:** By participating in the Challenge, participants agree to release, defend, indemnify and hold harmless each of Del Mar, LRF and ODS Technologies, L.P. d/b/a TVG Network ("TVG") and each of their respective corporate affiliates, advertising and promotion agencies, directors, officers, employees, representatives and agents (collectively, the "Released Parties") from and against any and all liability claims or actions of any kind whatsoever (however named or described) for injuries, death, damages or losses to persons and property which may be sustained in connection with: (i) your participation in the Challenge; and (ii) the receipt, use or misuse of any prizes awarded in connection therewith, or while preparing for, participating in, and/or traveling to any Challenge-related activity, including those damages caused by any Released Party's own negligence. Del Mar, LRF and TVG expressly disclaim any responsibility or liability for injury or loss to any person or property relating to the delivery and/or subsequent use or misuse of any prizes awarded in connection with the Challenge. In consideration for receipt of any prize awarded in connection with the Challenge, each individual hereby agrees and consents, without further authorization, compensation or remuneration of any kind, to the use of such individual's name, photograph, likeness (including his/her voice), biographical information and statements concerning the Challenge, in any and all advertising, promotions and other publicity conducted by the Del Mar, TVG and each of their respective corporate affiliates.

**14. Notice to Online Participants:** The Released Parties shall not be liable for problems uploading or downloading any Challenge-related information from the web site or for any other technical malfunctions of electronic equipment, computer on-line systems, servers, or providers, computer hardware or software failures, phone lines, failure of any electronic mail entry to be received by TVG on account of technical problems, traffic, congestion on the internet or the

web site, or any other technical problems related to web site entries including telecommunication miscommunication or failure, and failed, lost, delayed, incomplete, garbled or misdirected communications which may limit an entrant's ability to participate in the Challenge. If applicable, mass entries or entries generated by a script, macro or use of automated devices will be disqualified, as well as any individual participant determined to be tampering with the entry process or the operation of this Challenge or TVG web site or otherwise acting in violation of these Rules and Regulations.

**15. ODS Technologies, L.P. d/b/a TVG Network is not a sponsor of the Challenge.**